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ABSTRACT

A survey was conducted of the opinions of 393 randomly selected Twin Cities campus students toward student legal needs and interests. Key findings include: students have had extensive experience in their contact with legal transactions. Seventy-two percent have signed a contract, 66 percent have bought a car. Sixty-five percent stated they had at some time been in a situation where they felt the need for legal information but that most students (85 percent) probably have little information about the law and legal issues. Seventy-three percent felt they had an uncertain idea of the costs of legal services and 93 percent of the respondents agreed most students would have trouble paying usual attorney's fees. Over three-fourths expressed interest in receiving information and service in areas of consumer rights, consumer complaints and insurance policies and contracts. Eighty-four percent agreed that the university should provide students with legal advice and 73 percent agreed that the University should offer students low-cost court representation. Finally, 69 percent of the respondents stated they would be willing to pay a \$1.50 increase in Student Fees to fund a legal program. (Author)

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office for student affairs RESEARCH BULLETIN

A STUDY OF STUDENT OPINION TOWARD LEGAL NEEDS AND INTERESTS

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Abstract

The University Poll conducted a survey of the opinions of 393 randomly selected Twin Cities campus students toward student legal needs and interests. Key findings include: students have had extensive experience in their contact with legal transactions. 72% have signed a contract, 66% have bought a car. 65% stated they had, at some time been in a situation where they felt the need for legal information but that most students (85%) probably have little information about the law and legal issues. 73% felt they had an uncertain idea of the costs of legal services and 92% of the respondents agreed most students would have trouble paying usual attorney's fees. Over three fourths expressed interest in receiving information and service in areas of consumer rights, consumer complaints and insurance policies and contracts. 84% agreed that the university should provide students with legal advice and 73% agreed that the University should offer students low cost court representation. Finally 69% of the respondents stated they would be willing to pay a \$1.50 increase in Student Fees to fund a legal service program.

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A Study of the Legal Needs of Students

at the University of Minnesota

Ronald Matross and Carmen DeGidio

Student Life Studies

University of Minnesota

In recent years concern has grown over the cost of, and accessibility to legal services. Traditionally, the legal needs of most citizens in the middle ground between affluence and poverty have received little systematic attention. There is growing recognition however, that many Americans encounter difficulty in dealing with the legal system and in paying for legal assistance. Not only is the cost of legal services often prohibitive, but an individual's lack of knowledge of legal matters also inhibits their full utilization of legal services. Those who need legal services are often unaware that their problems are legal in nature and that lawyers should be employed to help resolve them. For many people, contact with lawyers occurs only in obvious crisis situations and even then contact is often delayed because of the difficulties associated with locating an affordable attorney. Because of the difficulties in meeting many people's legal needs, the legal profession has begun to explore new mechanisms for delivering legal services to citizens of moderate income.

"Prepaid" legal services is one concept given increasing attention as a way to service the legal needs of those people who have been inadequately served by inadequately served by independent attorneys.

The essence of the prepaid legal service plan is that a number of individuals share the cost of the services. Such plans are analogous to prepaid medical services. Individuals subscribing to the services are assessed a regular fee whether or not they have immediate needs. The subscriber is then eligible to receive a number of legal services from the attorneys and other staff associated with the plan. The basic advantage of the prepaid approach is that it spreads the cost of routine legal services over time and the risk of unforeseen expenses over a number of persons. Moreover, prepaid plans tend to encourage the use of preventive legal services. Because subscribers to group plans are not discouraged by cost, members utilize attorneys not only in crisis situations where there is an obvious need, but also for day to day legal advice to prevent serious problems from arising.

The legal education and preventive aspects of prepaid legal services have been particularly attractive to colleges and universities. Along with the granting to college students of the full rights and responsibilities of adult citizenship has come a recognition that students share many of the same problems, including legal problems, of other citizens. Students buy on credit, sign contracts, sign leases, and engage in numerous activities for which they are held fully accountable by the law. Thus, many colleges and universities have deemed it appropriate to develop services which will help educate students about the law and give them assistance in meeting and preventing legal problems.

Of the variety of prepaid plan models, the most common mechanism for meeting students' legal needs has been a service funded out of student fees.

Under this system, all students are charged a fee of from \$1.00 to \$3.00 per term. In return for this money, a student may receive legal advice, consultation and representation from a professional staff. The scope of coverage varies from campus to campus. Such plans are now in operation at approximately ten to fifteen universities including Arizona State University, the University of Southern California, the University of Massachusetts at Amherst, Mankato State University, the University of Virginia, the University of Texas, and Indiana University.

The University of Minnesota is now considering a plan for prepaid legal aid service for students. As currently envisioned, the service would be similar to those at other institutions in its emphasis in preventive legal services and funding through student fees. The plan's uniqueness grows from the extensive research and pre-operational planning which has been aimed at maximizing member use by tailoring the program specifically for Minnesota students. One of the efforts directed towards this end is the study reported here. The purpose of the study was to develop data on student legal needs and interests to be used in the planning of the Minnesota program. Emphasis is placed on thorough pre-planning so that problems encountered at other Universities where less extensive research was done, will be minimized.

The primary focus of the study was on two areas: (1) the assessment of student interest in receiving assistance on legal topics, and (2) the assessment of student experiences with the legal system. These two types of data were collected to obtain a picture of students' stated need for legal services and secondly to provide a base for inferring actual

unrecognized need. A second focus of the study was on students' perceptions of their current resources for legal assistance including whether or not they could currently afford legal assistance. Again, the logic for collecting these data was to highlight another aspect of need to assist in the design of a legal service program on the campus. Finally, the study sought to obtain student opinion about the desirability of the University's providing a new legal service and funding such service through student fees. The present report presents the final descriptive analysis. A more extensive, inferential analysis of these data is currently being undertaken in order to provide further planning information. In particular, analyses will be made to determine which groups and types of students have the most need for certain types of legal services.

Method

The study was conducted through a questionnaire mailed to a random sample of students at the Twin Cities campus of the University of Minnesota.

Sample and Response Rates

The sample consisted of 556 names of day school students listed in the active file of the Twin Cities campus Office of Admissions and Records. As of February 13, 1976 responses had been received from 393 students for a response rate of 71%. The number of persons responding is sufficient for generalizations to a student body population of 50,000 with a confidence interval of 95%, that is within a 5% margin of error.

Procedures

The first mailing to members of the sample was a preletter on November 30, 1975 describing the nature of the survey and asking for the student's participation. Successive mailings before and after the break between fall and winter quarters, consisted of the questionnaire itself, and three follow-up reminders. A final telephone call follow-up was made to non-respondents from February 6-9.

Study Items

Questionnaire items were developed through consultations with the Twin Cities Student Assembly Subcommittee on Legal Services. Interest in specific legal information and services was assessed through a series of questions which listed an area and asked whether the respondent was interested or not interested in the service. As inferential approach to the assessment of legal needs was taken through another series of items asking whether or not the individual had ever been involved in specific

situations involving legal issues. A third set of items further focused on another aspect of legal needs by ascertaining students perceptions of their current resources for legal assistance (parents, legal aid services, own income). Another set of items probed student feelings about the appropriateness of the University's providing legal aid services for students. Students were asked how much they agreed or disagreed with various statements regarding the need for a legal aid service at the University. Finally students were asked whether they were willing or unwilling to pay a \$1.50 fee for the proposed legal aid clinic.

Results

Table 1 presents respondents' answers to specific questions about their experiences with the legal system. Out of the fifteen experiences listed, the highest response was to the question asking if the student had ever signed a legal contract. Seventy-two percent (72%) said that they had. Sixty-six percent (66%) had bought cars, and sixty-three percent (63%) had been involved in an automobile accident.

A majority of students had credit cards (63%), and 50% responded that they had bought merchandise "on time". As for more indirect information regarding student legal needs, over two-thirds (70%) said that they knew of other students who had needed legal assistance at some time. Finally, while 30% had been asked to appear in court, only 9% had been actually arrested, and 11% threatened with a lawsuit.

Table 1

Percentage^a Distribution of Responses to
Experiences With the Legal System

Have you ever:	Yes	No
a. signed a legal contract?.....	72%	23%
b. known other students who have needed legal assistance?.....	70	30
c. bought a car?.....	66	34
d. been in a situation where you felt the need for legal information or advice?.....	65	35
e. been involved in an automobile accident?.....	63	37
f. had a credit card?.....	63	37
g. bought anything "on time"?.....	50	50
h. signed a housing lease?.....	46	54
i. heard of the University's legal aid service?.....	39	61
j. been asked to appear in court?.....	30	70
k. been contacted by a collection agency?.....	11	89
l. been threatened with a lawsuit?.....	11	89
m. been arrested?.....	9	91
n. sought help at the University's legal aid service?.....	7	93
o. had your income tax return audited?.....	6	94

^a Percentages for each item may sum to 99% or 101% due to rounding of decimals

Answers tabulated in Table 2 represent respondents' answers to questions concerning personal resources available to them for legal assistance. While 74% felt that they could not afford legal assistance, and 72% did not think that they were eligible for legal assistance from the city, county, or state, 47% did feel that they knew an attorney in the Twin Cities area who would help them with a legal problem. Almost three-fourths (75%) of the students surveyed felt that they had an uncertain idea of the costs of legal services. Yet, 33% were willing to take a loan to pay for an attorney's services, and 56% felt that their parents would help them pay for such services.

Table 2
Percentage^a Distribution of Responses to
Resources for Legal Assistance

Do you feel:		
a.	that you could afford or not afford legal assistance if you needed it?.....	afford 26% not afford 74%
b.	that you have a firm, or an uncertain, idea of the costs of legal services?.....	firm 27 uncertain 73
c.	that you would be eligible or not eligible for legal assistance from the city, county, or state?....	eligible 23 not eligible 72
d.	that most U of M students would or would not be eligible for legal assistance from the city, county, or state?.....	would 44 would not 56
e.	that you would be willing or unwilling to take a loan to pay for an attorney's services?.....	willing 33 not willing 67
f.	that your parents would or would not help you pay for an attorney's services?.....	would 56 would not 44
g.	that you know or do not know a law student or legal aide who would help you with legal problems?.....	know 36 do not know 64
h.	that you know or do not know an attorney in the Twin Cities area who would help you with legal problems?...	know 47 do not know 54

^aPercentages for each item may sum to 99% or 101% due to rounding of decimals

The interest of students in receiving legal information and services is generally high, as shown by Table 3. Eight students out of 10 (81%) wanted information on where to get legal aid. Almost the same number (80%) were interested in information on consumer rights. Other areas of high student interest include: costs of legal services (75%), information on insurance policies and contracts (75%), consumer complaints (73%), car ownership information (68%), tenants' rights (66%), students' rights (66%), rental contracts (64%), student loan contracts (54%), traffic laws (53%), and divorces (19%).

Table 3

Percentage Distribution of Responses to
Interest in Legal Information and Services

	<u>Interested</u>	<u>Not Interested</u>		<u>Interested</u>	<u>Not Interested</u>
Where to get legal aid.....	81%	19%	Use of credit cards.....	55	45
Consumer's rights...	30	20	Student loan contracts.....	54	46
Costs of legal services.....	76	24	Traffic laws.....	53	47
Insurance policies/contracts.....	75	25	Property transfers..	47	53
Consumer complaints..	73	23	Starting a business.....	41	59
Car ownership information.....	64	33	Alternative marriage contracts.....	39	61
Tenant's rights.....	66	34	Zoning laws.....	31	69
Student rights.....	66	35	Visa problems.....	27	73
Student income tax problems.....	64	36	Copyrights.....	25	75
Rental contracts.....	64	36	Changing your name..	25	75
Small claims court..	62	38	Careers in law.....	24	76
Social Security benefits.....	59	41	Bankruptcy.....	23	77
Housing leases.....	57	43	Patents.....	23	76
Employee grievance..	55	45	Getting a divorce.....	19	81
			Problems with veterans benefits....	13	87

*Percentages for each item may sum to 99% or 101% due to rounding of decimals

Table 4 shows respondents' opinions when asked if they agreed or disagreed with statements on basic issues in legal services: first, 93% either agreed or strongly agreed with the statement that "most students at the University of Minnesota would have trouble paying usual attorney's fees." Then, when asked whether the University should provide students with legal advice, 84% agreed or strongly agreed that they should. Similarly, 73% agreed or strongly agreed with the statement that the university should offer students low cost legal representation in court cases. When asked if student fees should be used for this purpose, 53% agreed or strongly agreed that they should be used to fund legal aid services. Finally, 35% of the respondents agreed or strongly agreed with the statement that most university students have little information about laws and legal issues.

Table 4
 Percentage^a Distribution of Responses to
 Opinions About Legal Aid Issues

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	S A	A	N	D	S D
a. Most University of Minnesota students would have trouble paying usual attorney's fees.	61%	32%	3%	(.5%)	(.3%)
b. Most University of Minnesota students probably have little information about the laws and legal issues.	37	43	8	6	1
c. The University should provide students with legal advice.	45	39	10	4	2
d. The University should offer students low cost legal representation in court cases.	32	41	16	9	2
e. Money from student fees (collected from all students) should be used to help fund legal aid services for students with legal problems	10	35	22	15	11
f. Few University of Minnesota students have serious legal problems.	5	40	32	19	5

^aPercentages for each item may sum to 99% or to 101% due to rounding of decimals, where adjusted frequency percent totals less than 1 percentage point, the fraction percentage appears in parentheses.

Table 5 gives a breakdown of respondents' opinions about a fee-supported legal aid service for students. When asked if they were willing, or unwilling to pay a \$1.50 per quarter fee for a legal aid clinic, 59% were willing, 22% were unwilling and 9% had no opinion.

Table 5.

Percentage^a Distribution of Responses to
Opinions About a Fee-Supported Legal Aid Service for Students^b

Are you willing, or unwilling, to pay a \$1.50 per quarter fee for a legal aid clinic?

59%	Willing
22%	Unwilling
9%	No Opinion

^aPercentages for each item may sum to 99% or 101% due to rounding of decimals.

^bThe question was prefaced with the following statement: All full-time students currently pay \$47.25 per quarter in fees for student services. A proposal has been made to increase these fees by \$1.50 per quarter in order to fund a legal aid clinic for students. The clinic would give students free legal advice, and conduct educational seminars on legal topics.

Demographic information was collected to attempt to specify which groups and types of students have the most need for certain types of legal services. This information will be the result of further analyses of the descriptive data presented in table 6.

Table 6

Percentage^a Distribution of Responses to
Characteristics of Sample and Population

	<u>Yes</u>	<u>No</u>
a. Are you currently attending the University of Minnesota?.....	95%	5%
b. Would you consider yourself a foreign student?.....	4%	96%
	<u>Male</u>	<u>Female</u>
c. What is your sex?.....	57%	43%
	<u>Married</u>	<u>Not Married</u>
d. What is your marital status?.....	33%	67%
	<u>Yes</u>	<u>No</u>
e. Are you a veteran?.....	11%	89%
	<u>Yes</u>	<u>No</u> <u>Don't Know</u>
f. Are you interested in pursuing a career as an attorney or legal aid?.....	10%	31% 9%
g. Are you currently employed?.....	67%	33%
h. Are you employed under the University's work/study program?.....	3%	97%

^a Percentages for each item may sum to 99% or 101% due to rounding of decimals, where adjusted frequency percent totals less than 1 percentage point, the fraction percentage appears in parentheses.

Legal Need Study

17

i.	Are you receiving financial assistance (scholarships or loans) through the University's financial aid office?.....	Yes	No
		27%	73%
j.	What is your class in college?.....	Freshman	5%
		Sophomore	10%
		Junior	23%
		Senior	29%
		Graduate	23%
		Adult Special	5%
k.	How many credits are you taking this quarter?.....	Under 6 Credits	15%
		6-12 Credits	25%
		Over 12 Credits	59%
l.	In what college are you enrolled?.....	CLA	37%
		IT	11%
		ED	3%
		Bus Ad	7%
		Ag, Forestry, H.E.	3%
		Grad, Law, Med	17%
		Health Sci	8%
		Other	4%
m.	What is your age (at your last birthday)?.....	Under 18	1%
		18	1%
		19	3%
		20	11%
		21	12%
		22	14%

Legal Need Study

Characteristics (continued)

	13	
	23	10%
	24	10%
	25	3%
	26-30	14%
	31-40	11%
	41-50	1%
n. What will be your total 1975 income (from your own earnings, before taxes)?.....less than \$500		27%
	\$500-\$900	13%
	\$1000-\$1499	22%
	\$1500-\$1999	15%
	\$2000-\$2499	13%
	\$2500-\$2999	0%
	\$3000 or more	0%
o. What will be your parents' or guardians' 1975 income (before taxes)?.....less than \$5000		3%
	\$5000-\$9999	16%
	\$10,000-\$14,999	27%
	\$15,000-\$19,999	27%
	\$20,000-\$29,999	23%
	\$30,000-\$49,999	0%
	\$50,000 or more	0%
	I have no living parents or guardians	0%

DISCUSSION

The survey results are helpful in a number of areas regarding the issue of a Student Legal Services program. The data shows that students mirror society in the number and variety of their contacts with typical legal or quasi-legal transactions. As a result, the data also indicates that most students have been in a situation where they felt the need for legal advice (65%). Yet, the survey indicates that most students feel that they cannot afford legal advice (74%). Respondents indicated that one solution to this problem would be for the University of Minnesota to provide legal information and advice (84%) and court representation (73%) to students at a reduced cost. Finally, when asked whether they would be willing to pay \$1.50 as a fee for a pre-paid legal service, 69% stated that they were willing to do so.

The data provided in tables 1 and 3 give definition to areas of student experience and interest. The highest responses indicate that areas of student concern include consumer transactions, insurance policies and contracts, car ownership, landlord/tenant law and income tax problems. This data would be useful in the planning of a legal service program. It is important to note, however, that the information in this area is incomplete and caution should be exercised when attempting to translate these interests into need. In spite of this, students clearly indicate that they have in fact been in situations which called for legal help of some sort (65%).

From the data, students appear to describe themselves as people who are unfamiliar with the law and legal resources. Eighty-five percent (85%) agreed that most students probably have little information about the law and 31% expressed interest in receiving information about where to find legal aid. This is especially interesting in view of the opinions of attorneys at several schools where prepaid legal plans are operational including the University of Virginia, Illinois State University and the University of Massachusetts at Amherst, who believe that the majority of student legal problems arise because students are unaware of their legal rights and responsibilities and do not recognize the need for counsel.

Students also describe themselves as being confused by the costs of legal assistance. Seventy-four percent (74%) responded that they felt that they could not afford legal help if they needed it and that they probably do not have a good idea of what costs for legal assistance involve (73%). Furthermore, it can be inferred that perceived high costs for legal service inhibits students from seeking necessary legal help. Ninety-three percent (93%) agreed that most students would have trouble paying usual attorney's fees.

An unmet need is clearly indicated by substantial contact with law related situations, expressed interest in receiving legal information and confusion about legal resources and their cost. In this light it is not surprising that students support the idea of the University providing legal advice (34%) and court representation (73%) for students. In conclusion, and as a result of the perceived need and lack of available resources, students have coupled their support of the idea with an expressed willingness to fund legal services by increasing student fees.

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